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# TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Application Number 09/917,439  
Filing Date July 27, 2001  
First Named Inventor Robert G. Farris and Michael L. Roerick  
Group Art Unit 2161  
Examiner Name To Be Assigned  
Attorney Docket Number EFTD-25,758

Total Number of Pages in This Submission 4

## ENCLOSURES (check all that apply)

- ☐ Fee Transmittal Form
- ☐ Fee Attached
- ☐ Amendment / Reply
- ☐ After Final
- ☐ Affidavits/declaration(s)
- ☐ Extension of Time Request
- ☐ Express Abandonment Request
- ☒ Information Disclosure Statement
- ☐ Certified Copy of Priority Document(s)
- ☐ Response to Missing Parts/ Incomplete Application
- ☐ Response to Missing Parts under 37 CFR 1.52 or 1.53

- ☐ Assignment Papers (for an Application)
- ☐ Drawing(s)
- ☐ Licensing-related Papers
- ☐ Petition
- ☐ Petition to Convert to a Provisional Application
- ☐ Power of Attorney, Revocation Change of Correspondence Address
- ☐ Terminal Disclaimer
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- ☐ After Allowance Communication to Group
- ☐ Appeal Communication to Board of Appeals and Interferences
- ☐ Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
- ☐ Proprietary Information
- ☐ Status Letter
- ☒ Other Enclosure(s) (please identify below):

Copy of IDS citations (7)

Remarks

## SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm  
or  
Individual name

HOWISON, CHAUZA, THOMA, HANDLEY & ARNOTT, L.L.P.

Signature

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## CERTIFICATE OF MAILING

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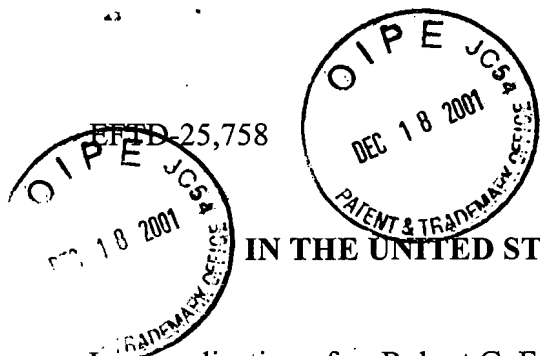
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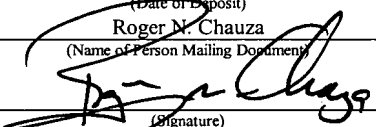
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Robert G. Farris and Michael L. Roerick  
Serial No.: 09/917,439  
Filed: July 27, 2001  
Group: 2161  
Examiner: To Be Assigned  
For: VALUE TRANSFER SYSTEM FOR UNBANKED CUSTOMERS

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**INFORMATION DISCLOSURE STATEMENT**

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97, and 1.98, attached please find a Form PTO 1449 listing information for consideration by the Office in connection with its examination of the above-captioned patent application.

To Applicants knowledge, this information disclosure statement is being filed before the mailing date of a first Office Action on the merits. Therefore, pursuant to 37 C.F.R. §1.97(b)(3), no fee is believed necessary for its consideration. Applicants request that this information disclosure statement be considered and that a copy of the Form PTO 1449 be returned to the undersigned indicating the consideration of each document listed.

**INFORMATION DISCLOSURE STATEMENT**

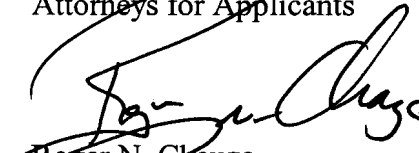
Atty. Dkt. No. EFTD-25,758  
S/N 09/917,439

**REMARKS**

Applicants submit that no representation is made, and no representation is intended, that more relevant material does not exist, or that the order of presentation of these materials in any way reflects their relevant pertinence. The listing on the attached Form PTO 1449 is not intended to constitute an admission of any kind. Specifically, this presentation is not an admission that any of the items listed are properly citable against the above-identified application as prior art. Applicants respectfully submit that their invention is patentable over the enclosed documents listed on Form PTO 1449.

Please charge any necessary fees or deficiencies in fees necessary for the filing of this paper or credit any overpayment to Deposit Account No. 20-0780/EFTD-25,758 of HOWISON, CHAUZA, THOMA, HANDLEY & ARNOTT, L.L.P.

Respectfully submitted,  
HOWISON, CHAUZA, THOMA, HANDLEY  
& ARNOTT, L.L.P.  
Attorneys for Applicants



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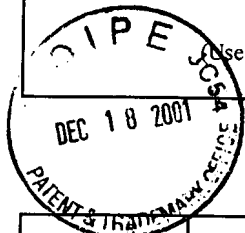
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**INFORMATION DISCLOSURE STATEMENT**  
Atty. Dkt. No. EFTD-25,758  
S/N 09/917,439

FORM PTO-1449  
(Rev. 2-32)U.S. DEPARTMENT OF COMMERCE  
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INFORMATION DISCLOSURE  
STATEMENT BY APPLICANTATTY. DOCKET NO.  
EFTD-25,758SERIAL NO.  
09/917,439APPLICANT  
Robert G. Farris and Michael L. RoerickFILING DATE  
July 27, 2001GROUP  
2161

(Use several sheets if necessary)



## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	A1	4,305,059	12/08/1981	Benton	340	825.33	
	A2	4,912,762	03/27/1990	Lee et al.	380	24	
	A3	4,977,595	12/11/1990	Ohta et al.	380	24	
	A4	5,016,277	05/14/1991	Hamilton	380	49	
	A5	5,877,482	03/02/1999	Reilly	235	380	
	A6	5,963,648	10/05/1999	Rosen	380	24	
	A7	6,137,873	10/24/2000	Gilles	379	201	

## FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES NO

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER	DATE CONSIDERED	

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.